

Medicare Beneficiaries Face Major Coverage Changes in 2026 as Plans Reduce Benefits and Increase Costs

NEW YORK, NY, UNITED STATES, October 2, 2025 /EINPresswire.com/ -- Medicare beneficiaries should prepare for significant market disruptions in 2026, including plan terminations, higher costs, and reduced benefits across Medicare Advantage, Part D prescription drug plans, and Medicare Supplement coverage, according to [Benefit Advisors Group, LLC](https://benefitadvisorsgrp.com/), a Medicare planning and benefits advisory firm.

The anticipated changes will affect millions of Medicare beneficiaries nationwide, with impacts including the introduction of monthly premiums on some Medicare Advantage PPO plans, higher copays and deductibles, narrower provider networks, and the reduction or elimination of popular extras such as dental, vision, over-the-counter allowances, and wellness benefits.



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Prescription drug coverage faces particular pressure, with beneficiaries likely to encounter higher Part D premiums, fewer plan choices, stricter formularies covering fewer medications, and increased prior authorization requirements. Medicare Supplement (Medigap) plans will also see rising premiums due to higher claims and medical loss ratio compliance requirements, affecting even healthy beneficiaries.

[Medicare planning specialists](#) emphasize the importance of reviewing Annual Notice of Change (ANOC) documents, which must be sent to beneficiaries by September 30 each year. These notices detail critical information about premium changes, maximum out-of-pocket updates, cost-sharing shifts, benefit modifications, and formulary or network adjustments.

The upcoming Medicare Annual Enrollment Period, running from October 15 through December 7, 2025, will be particularly crucial as beneficiaries navigate these market changes. During this period, Medicare beneficiaries can switch between Original Medicare and Medicare Advantage, change Medicare Advantage plans, or modify their Part D prescription drug coverage.

For assistance understanding these changes and evaluating coverage options, beneficiaries can consult with [licensed Medicare advisors](#) who can provide personalized plan comparisons and enrollment support.

About Benefit Advisors Group, LLC

Founded in 2017 by Andrew Firmin, RSSA®, Benefit Advisors Group, LLC is a Medicare planning and benefits advisory firm dedicated to helping individuals, families, and businesses navigate Medicare, health insurance, and protection planning with clarity and confidence. The firm offers comprehensive services including Medicare Advantage, Medicare Supplemental (Medigap), and Part D prescription drug plan guidance, along with employer benefits, protection plans, and life and disability insurance. The agency partners with senior centers, councils on aging, and chambers of commerce to provide community education through events like "Medicare 101" and "Medicare & Estate Planning."

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